

substituted paragraph is represented herein and a marked up copy is included at the end of this Amendment under *Version With Markings To Show Changes Made*.

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This U.S. patent application also relates to U.S. Patent Application Serial No. 09/298,505 entitled "Method for Linking Accounts Corresponding to Different Products Together to Create a Group," filed concurrently herewith (Attorney Docket No. 20375-022100) and U.S. patent Application Serial No. 09/298,521 entitled "Method for Defining a Relationship Between an Account and a Group," filed concurrently herewith (Attorney Docket No. 20375-023200). The present application and the related pending applications are commonly assigned to First Data Corporation.

IN THE CLAIMS:

Please substitute the following claims 9-33 for the pending claims of the same numbers. Claim 9 has been amended to address a rejection under 35 U.S.C. § 112, no claims have been canceled, and claims 23-33 have been added. A clean copy of the claims is represented herein and a marked up copy is included at the end of this Amendment under *Version With Markings To Show Changes Made*.

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Amended

9. (Once Amended Herein) A method for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of credit products, comprising the steps of:

receiving a payment;  
determining whether the payment is a group payment;  
determining which accounts are included in a group payment allocation;  
comparing the group payment to a group balance;  
based upon the comparison between the group payment and the group balance, identifying a group payment option;  
calculating the group payment allocation using the group payment option, the group payment, the group balance, and the balances of the accounts included in the group payment allocation; and

applying the group payment to the accounts included in the group payment allocation.

10. (As Filed) The method of Claim 9, wherein the step of determining which accounts are included in a group payment allocation comprises:

determining which accounts were included in the group balance on a last group statement.

11. (As Filed) The method of Claim 9, wherein the group balance is a group minimum payment due.

12. (As Filed) The method of Claim 9, wherein the group balance is a group last statement balance.

13. (As Filed) The method of Claim 9, wherein the group balance is a group delinquency amount.

14. (As Filed) The method of Claim 9, further comprising the steps of:  
determining whether the group payment is subject to an allocation instruction;

if the group payment is subject to the allocation instruction, then applying the group payment to the accounts in the group according to the allocation instruction.

15. (As Filed) The method of Claim 9, wherein the allocation instruction is a standing instruction that applies to all payments received.

16. (As Filed) The method of Claim 9, wherein the allocation instruction applies to a specific payment received.

17. (As Filed) A method for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of products, including a key account and a dependent account, comprising the steps of:

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determining whether a payment is a group payment;  
determining whether payment for the dependent account is due from a primary owner for the group or from a dependent cardholder associated with the dependent account;

if payment for the dependent account is due from the group, then applying the group payment to the key account and the dependent account by:

comparing the group payment to a group balance;  
based upon the comparison between the group payment and the group balance, identifying a group payment option;

allocating the group payment between the key account and the dependent account based upon the group payment option, the group payment, the group balance, a key account balance and a dependent account balance.

18. (As Filed) The method of Claim 17, further comprising the step of:  
if the group payment exceeds the group balance, then allocating an amount of the group payment that exceeds the group balance to the key account.

19. (As Filed) The method of Claim 17, wherein the group balance is equal to a sum of a key account last statement balance and a dependent account last statement balance, further comprising the step of:

if the group payment equals the group balance, then allocating the payment to the key account and the dependent account to satisfy the key account last statement balance and the dependent account last statement balance.

20. (As Filed) The method of Claim 17, wherein the group balance equals a sum of a key account minimum payment due and a dependent account minimum payment due, further comprising the step of:

if the group payment equals the group minimum payment due, then allocating the group payment to the key account and the dependent account to satisfy the key account minimum payment due and the dependent account minimum payment due.

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21. (As Filed) The method of Claim 17, further comprising the steps of:  
if the group payment does not equal the group balance, then determining a  
second group payment option; and  
allocating the group payment to the key account and the dependent  
account in accordance with the second group payment option.

22. (As Filed) The method of Claim 17, further comprising the steps of  
determining whether the group payment is subject to an override instruction;  
if the group payment is subject to the override instruction, then allocating  
the group payment between the key account and the dependent account in accordance  
with the override instruction.

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62. (Added Herein) A method for applying payments to an account  
group, wherein the account group includes two or more accounts, the method comprising:  
receiving a payment;  
comparing an amount of the payment to a group balance, wherein the  
group balance is an aggregate of two or more balances associated with accounts of the  
account group;  
identifying a group payment option based at least in part on the  
comparison of the payment to the group balance; and  
allocating the payment to one or more accounts within the account group  
based at least on the group payment option.

63. (Added Herein) A method for applying payments to an account  
group of two or more credit accounts, the method comprising:  
comparing an amount of a received payment to a group balance, wherein  
the group balance is an aggregate of two or more balances associated with accounts of the  
account group;  
identifying a group payment option based at least in part on the  
comparison of the payment to the group balance; and

allocating the payment to one or more accounts within the account group based at least on the group payment option.

64. (Added Herein) A method for applying payments to an account group, wherein the account group comprises two or more credit accounts, the method comprising:

comparing an amount of a received payment to a group balance, wherein the group balance is an aggregate of two or more balances associated with accounts of the account group; and

allocating the payment to one or more accounts within the account group based at least on the on the comparison of the payment to the group balance.

65. (Added Herein) A method for allocating a payment between two or more credit accounts combined in an account group, the method comprising:

determining whether the payment is a group payment applicable to the account group;

determining which accounts within the account group that the payment is to be applied;

comparing the payment to an aggregate of balances associated with two or more accounts within the account group; and

based at least in part upon the comparison, calculating the allocation of the payment between one or more accounts within the account group.

66. (Added Herein) A method for allocating payments for an account group, wherein the group of accounts comprises two or more accounts, the method comprising:

calculating an allocation of a payment between two or more accounts within the account group; and

allocating the payment to the according to the calculation.

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67. (Added Herein) The method of claim 27, the method further comprising:  
receiving the payment.

68. (Added Herein) The method of claim 28, the method further comprising:  
determining whether the payment is a group payment.

69. (Added Herein) The method of claim 27, the method further comprising:  
determining which accounts within the account group are included in a group payment allocation.

70. (Added Herein) The method of claim 27, the method further comprising:  
comparing the payment to a group balance, wherein the calculating the allocation of the payment is based at least in part on the comparison of the payment to the group balance.

71. (Added Herein) The method of claim 31, the method further comprising:  
based at least in part on the comparison of the payment to the group balance, identifying a group payment option.

72. (Added Herein) The method of claim 27, the method further comprising:

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